



## Flood Maps are Changing... Information for the Building Industry

### MAPPING THE RISK FLOOD MAP MODERNIZATION



#### This fall, Hillsborough County enters a new era.

A multi-year project to re-examine flood zones and develop detailed, digital flood hazard maps is nearing completion. The new maps reflect current flood risks and areas of recent growth, replacing maps that are up to 25 years old. As a result, property owners throughout the county will have up-to-date, reliable, Internet-accessible information about their flood risk — on a property-by-property basis. And owners of more than 35,000 properties will learn that their risk is higher, or lower, than they thought. As someone with a stake in Hillsborough County's future, you should be aware of how the maps are changing and why — and how the changes will affect residents, business owners and professionals like yourself.

#### Flood Maps: A Risk Management Must

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in

the effort to protect lives and properties in Hillsborough County. By showing the extent to which areas of the county — and individual properties — are at risk for flooding, flood maps help business and property owners make better financial decisions to protect their property. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built.

To ensure that everyone within Hillsborough County has access to the most accurate and up-to-date information about flood hazards, the new maps are being made available for public view and review.

#### A Better Picture of Flood Hazards

Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital mapping techniques will provide more detailed, reliable and

current data on county flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

The flood map modernization project is a joint effort between Hillsborough County and the Federal Emergency Management Agency (FEMA), in cooperation with association and private sector partners.

#### THE MAP ADOPTION PROCESS

**October 19, 2005** — Preliminary maps released

**December 1, 2005** (approx.) — Start of 90- day Public Comment Period (for filing of appeals and protests)

**March 2006** (approx.) — County and federal review begins

**Fall 2006\*** — Maps adopted; new insurance requirements take effect

**Visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org)** to see the preliminary maps and learn when map changes take effect

**For General Information Call** The Hillsborough County Citizen Action Center at 813-272-5900

Open 7 a.m.–11 p.m., seven days a week.

*\* Date subject to change pending completion of review process*

## Everyone is at Some Risk for Flooding

Some property owners may find they are required to carry flood insurance when the new maps take effect. Flood insurance is federally required for most mortgage holders in high-risk areas. Property owners who feel that they have been incorrectly placed in a high-risk area have

until the end of the Public Comment Period to protest their new designation, but they will need to have their property surveyed to prove that it is sufficiently above the base flood elevation.

Some properties may go from a high-risk area to a low- or moderate-risk area. While flood

insurance is not required for properties in these areas, this new designation only means that the risk for flooding is **reduced — not removed**. Twenty to 25 percent of all flood claims occur in low- and moderate-risk areas. Flood insurance is still an important safeguard for those in areas of low or moderate risk, and lower cost options are available.

### AS SOMEONE IN THE BUILDING INDUSTRY, YOU SHOULD KNOW THAT:

**Map changes will prompt residents and business owners to re-examine the status of their properties**, so that they have proper insurance coverage and can save on costs.

**The map changes will generate an increase in requests for new elevation certificates.**

Besides those requests that will occur in instances of new construction, requests may also be made by property owners seeking to fulfill the insurance "grandfathering" requirement or those planning to file an appeal or protest during the Public Comment Period.

**New Base Flood Elevations (BFEs)**, where more restrictive\*, will be used as best available data for building permits once the preliminary maps are released.

**A new FEMA elevation certificate will need to be used starting in the summer of 2006.** The new certificate will have additional data collection requirements, including two photographs.

**The vertical datum is changing.** Be sure to use new Hillsborough County benchmarks and measurements from vertical datum NAVD 88 — and not NGVD 29 — when making any subsidence adjustments or site improvements.

\* less restrictive BFE's will not become effective until the maps are adopted

#### FOR MORE INFORMATION

Visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org) to view the new digital flood maps, see the areas that are changing flood zones and learn how your clients will be affected. Go to [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org) to see the elevations that have been certified for various properties. Call the Development Services Division at (813) 272-5600 to find out what the required finished floors and lot grading elevations for properties will be. Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) for more information about how property owners can protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.



**FEMA**